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<u>L20</u>	L19 and (card with stripe with reader or barcode with reader or keypad or touch with screen or smart with card with reader or kiosk or memory with card)	106	<u>L20</u>
<u>L19</u>	L18 and (telephony with interface or wireless with interface or wireline with communications with interface or "ir" or radio with frequency with interface or "rf")	115	<u>L19</u>
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L20: Entry 91 of 106

File: USPT

Dec 18, 2001

US-PAT-NO: 6331972

DOCUMENT-IDENTIFIER: US 6331972 B1

**\*\* See image for Certificate of Correction \*\***TITLE: Personal data storage and transaction device system and method

DATE-ISSUED: December 18, 2001

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Harris; Jeffrey Martin	Chandler	AZ		
Woodward; Ernest Earl	Chandler	AZ		
Borgstahl; Ronald W.	Phoenix	AZ		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Motorola, Inc.	Schaumburg	IL			02

APPL-NO: 08/794312 [PALM]

DATE FILED: February 3, 1997

## PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATIONS This application is related to application Ser. No. 08/729,207, filed on Oct. 4, 1996, application Ser. No. 08/762,127, filed on Dec. 9, 1996; application Ser. No. 08/766,652, filed on Dec. 16, 1996 and application Ser. No. 08/774,977, filed on Dec. 26, 1996, which are assigned to the same assignee as the instant application.

INT-CL-ISSUED: [07] H04Q 7/00

## INT-CL-CURRENT:

TYPE IPC	DATE
CIPS <u>G08 C 23/04</u>	20060101
CIPS <u>G08 C 17/00</u>	20060101
CIPS <u>G08 C 17/02</u>	20060101
CIPS <u>H04 L 12/28</u>	20060101
CIPS <u>G08 C 23/00</u>	20060101

US-CL-ISSUED: 370/313; 370/329, 370/338, 340/10.1

US-CL-CURRENT: 370/313; 340/10.1, 370/329, 370/338

FIELD-OF-CLASSIFICATION-SEARCH: 370/338, 370/313, 370/349, 370/310, 370/230, 370/276, 370/278, 370/329, 455/517, 455/66, 455/68, 455/69, 455/70, 455/435, 455/443, 364/708.1, 340/825.06, 340/825.54, 340/825.12, 340/10.1, 340/10.51, 340/10.52

See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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<input type="checkbox"/>	<u>5136285</u>	August 1992	Okuyama	340/825.06 X
<input type="checkbox"/>	<u>5221838</u>	June 1993	Guman et al.	235/379
<input type="checkbox"/>	<u>5276680</u>	January 1994	Messenger	370/313 X
<input type="checkbox"/>	<u>5371738</u>	December 1994	Moelard et al.	370/338 X
<input type="checkbox"/>	<u>5488575</u>	January 1996	Danielson et al.	364/708.1 X
<input type="checkbox"/>	<u>5537459</u>	July 1996	Price et al.	455/435
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<input type="checkbox"/>	<u>5790536</u>	August 1998	Mahany et al.	370/338
<input type="checkbox"/>	<u>5844893</u>	December 1998	Gollnick et al.	370/329
<input type="checkbox"/>	<u>5961600</u>	October 1999	Ono et al.	709/228

OTHER PUBLICATIONS

The Salutation Consortium, "Salutation Architecture Specification (Part-1), Version 2.0a," pp. 1-62, Dec. 2, 1996.

ART-UNIT: 264

PRIMARY-EXAMINER: Ngo; Ricky

ATTY-AGENT-FIRM: Bethards; Charles W. Watanabe; Charles D.

ABSTRACT:

A circuit and method for personalizing an electronic device (20) through a personal area network (22). Electron devices (20) have transceivers (38) for transmitting a self-initiated message that includes an identification code of the electronic device. Transceivers (38) are also capable of receiving a self-initiated message sent from other electronic devices. The received message causes a response message to be transmitted in response to the identification code in the self-initiated message. Communication between two electron devices (20' and 20") is established when the devices are determined to be compatible. The application of the electronic device is configured based on the response message and data is displayed by the electronic device based on the application.

18 Claims, 38 Drawing figures

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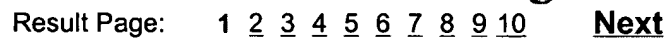
electronic wallet,1996

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[citeseer.ist.psu.edu/heintze96model.html](http://citeseer.ist.psu.edu/heintze96model.html) - 26k - [Cached](#) - [Similar pages](#)**Electronic Payments of Small Amounts - Pedersen (ResearchIndex)**0.1: On the Difficulty of Software Key Escrow - Lars Knudsen (**1996**) (Correct) ... 12**Electronic Wallet** (context) - Even, Goldreich - 1984 ...[citeseer.ist.psu.edu/pedersen96electronic.html](http://citeseer.ist.psu.edu/pedersen96electronic.html) - 24k - [Cached](#) - [Similar pages](#)[ [More results from citeseer.ist.psu.edu](#) ]**Strong loss tolerance of electronic coin systems**1 ANDERSON, R. AND KUHN, M. **1996**. Tamper resistance--A cautionary note. ... Loss-tolerance for **electronic wallets**. In the 20th International Symposium on ...[www.acm.org/pubs/citations/journals/tocs/1997-15-2/p194-pfitzmann/](http://www.acm.org/pubs/citations/journals/tocs/1997-15-2/p194-pfitzmann/) - 68k -[Cached](#) - [Similar pages](#)**[PDF] 3. CYBERPAYMENT SYSTEMS OVERVIEW There is a broad range of ...**File Format: PDF/Adobe Acrobat - [View as HTML](#)financial institutions to ensure the compatibility of their products. In October of **1996**,Netscape. agreed to bundle CyberCash's **electronic wallet** with its ...[www.rand.org/pubs/monograph\\_reports/MR965/MR965.chap3.pdf](http://www.rand.org/pubs/monograph_reports/MR965/MR965.chap3.pdf) - [Similar pages](#)**Electronic 'Wallet' Makes Sense for Google****Electronic 'Wallet'** Makes Sense for Google. By John Pallatto June 20, 2005 Opinion:Offering an **electronic** payment service makes sense considering Google's ...[www.eweek.com/article2/0,1895,1829828,00.asp](http://www.eweek.com/article2/0,1895,1829828,00.asp) - 63k - [Cached](#) - [Similar pages](#)**Nat' Academies Press, Cryptography's Role in Securing the ...**Cryptography's Role in Securing the Information Society (**1996**) ... stored in any appropriate **electronic** device that might serve as an **electronic "wallet"**. ...[darwin.nap.edu/books/0309054753/html/478.html](http://darwin.nap.edu/books/0309054753/html/478.html) - 34k - [Cached](#) - [Similar pages](#)**Edupage newsletter for 22nd Feb 1996**Edupage newsletter for 22nd Feb **1996**. For more information about Edupage and the ...**Electronic Wallet** From Oracle And Verifone; FCC Ponders Enhanced 911 ...[www.ee.surrey.ac.uk/Contrib/Edupage/1996/02/22-02-1996.html](http://www.ee.surrey.ac.uk/Contrib/Edupage/1996/02/22-02-1996.html) - 7k -[Cached](#) - [Similar pages](#)

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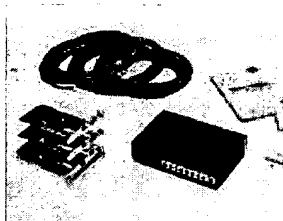
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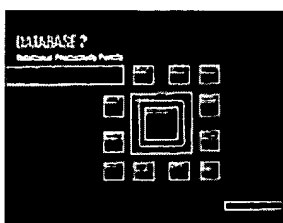
## 1996

### Introduction

### Timeline



IBM becomes the first major company to introduce a network computer - the **IBM Network Station**, a new kind of desktop device that provides access to networked applications and processing power while reducing the cost of desktop computing. The Network Station enables customers to use an economical platform for doing net-based business ("e-business").



The **DB2 Universal Database**, the industry's first fully scalable, Web-ready database management system, is announced. It is called "universal" because it can sort and query alphanumeric data as well as text documents, images, audio, video and other complex objects. In 1996, some 70 percent of the world's business information is managed by IBM databases.

IBM and **Tivoli Systems Inc.** enter a merger agreement. Tivoli is a leading provider of systems management software and services for distributed client/server networks of personal computers and workstations. IBM's acquisition of Tivoli extends the company's strength in host-based systems management to multiplatform distributed systems.

IBM and **Edmark Corporation**, a developer and publisher of consumer and education software, complete a merger.

IBM introduces its third generation of microprocessor-based mainframes, the **S/390 Parallel Enterprise Server**. With twice the performance of IBM's previous high-end S/390 CMOS servers, it can be linked to other S/390 systems to deliver more than 10,000 MIPS. Shipments of mainframe power grow 50 percent during the year.

The U.S. Department of Energy selects IBM to build the world's fastest supercomputer. Capable of performing more than three trillion calculations per second (3 teraflops), the RS/6000 SP will simulate nuclear explosions and reduce the need for live tests.

In personal systems hardware, IBM announces the **Aptiva S Series**, the first home computer that lets people place the monitor and media drives on the desk and tuck the tower out of the way; and the **ThinkPad 560**, an ultra-thin 1.2-inch, 4.1-pound package.

Among the storage product announcements are: two 2.5-inch **disk drives**, including the highest capacity low-profile drive available for notebook computers and the world's first disk drive products to exceed one billion bits of data in a square inch of disk space. IBM also unveils the lightest 2.5-inch hard disk drive for mobile computers. (The world's first hard disk

### People

Employees 240,615

Stockholders 622,594

### Finance

Revenue \$75.94 B  
+ 6 %

Net earnings \$5.42 B  
+ 63 %



drive for computer storage was invented 40 years ago by IBM, and was the size of two refrigerators; this new drive is so small that two could be fitted into a shirt pocket.)

Among the other 1996 software announcements are: the initial availability of the **IBM Net.Commerce** system, software that makes it possible for businesses to quickly, easily and safely create virtual storefronts on the Internet; and IBM Software Servers, an integrated series of leading IBM and Lotus software solutions for Internet access, data management and collaborative computing.

At Fall Internet World 1996, IBM Chairman Louis V. Gerstner, Jr., unveils the notion of the "new killer apps," a world of **transaction-intensive, networked applications** delivered to a world of connected individuals by all of the world's most important institutions. At a time when the conventional wisdom casts the Internet as the home of games, information and e-mail, this speech reorients the debate around the more profound vocational implications of networked computing.

IBM launches a number of network computing products and services in 1996, including: **IBM Cryptolope** containers to seal intellectual property in a digital package so that people can buy and sell content securely over the Internet; the **SecureWay Key Management Framework**, a collection of applications, services and cryptographic engines that help make the Internet safe for electronic commerce; and **World Avenue**, an online shopping mall designed to help retailers get on the Net more quickly and more affordably than they could on their own.

IBM begins a pilot program with MasterCard using **Secure Electronic Transaction (SET)** technology. The software secures credit card transactions over the Internet.

At the **1996 Centennial Olympic Games** in Atlanta, Georgia, IBM demonstrates the largest integrated information technology system ever seen by a mass audience. IBM systems are deployed on 30 interconnected venues. An estimated three terabytes of time-sensitive, transaction-oriented data are collected during accreditation, games management, scoring and other events, and are passed through 7,000 microcomputers, 250 LANs, 500 data lines and 2,000 wireless computers and other system communications devices. The system also supports 80 AS/400 servers and four System/390 mainframe computers. An IBM SP2 supercomputer acts as the World Wide Web server and runs the Regional Weather Forecasting System.

**Lucent Technologies** and IBM sign a multi-year, multi-billion dollar outsourcing agreement, in which IBM will manage the majority of Lucent's day-to-day information technology operations. IBM and **The MetraHealth Companies, Inc.**, a subsidiary of United HealthCare Corporation, signs a 10-year, \$540 million contract for information technology services.

For the fourth consecutive year, IBM surpasses its own record for **U.S. patents**, receiving 1,867 U.S. patents from the U.S. Patent and Trademark Office, 329 more than any other company receives in 1996.

Three IBMers are inducted into the **Women in Technology International**

**Hall of Fame:** Ruth Leach Amonette, IBM retiree (and in 1943, the company's first female vice president); Dr. Barbara D. Grant, general manager, Tucson, and vice president, Storage Systems Division; and Linda S. Sanford, general manager, System/390 Division.

IBM sets a new world record in **magnetic data-storage density** - five billion bits of data per square inch - the equivalent of 312,500 double-spaced typewritten pages (a stack 104 feet high) in one square inch of disk surface.

IBM scientists publish evidence that a fundamentally **new type of electron behavior** is responsible for the so-called "high-temperature" superconductivity that was first discovered in a certain class of ceramic materials 10 years ago.

IBM researchers demonstrate technologies that allow an "**electronic wallet**" to receive pages, act as a universal credit card, scan in a receipt, transmit messages or be used as a phone.

Sixteen banks and IBM come together to form the **Integrion Financial Network** to deliver home banking to more than half of the retail banking population in North America.

The National Hockey League, in partnership with IBM, form an alliance - **NHL Interactive Cyber Enterprises** - that will use new and emerging technology to promote the growth of hockey worldwide. The **Professional Golf Association of America** teams with IBM to present a state-of-the-art cybercast of the 78th PGA Championship which takes place in August in Louisville, Kentucky

IBM partners with American Express to pilot smart cards for ticketless air travel.

The company announces an \$440 million investment for disk drive and component manufacturing expansion, including a new **disk drive manufacturing facility** in Prachinburi, Thailand.

IBM says it will open a new international **HelpCenter** in Dublin, Ireland, and expand its HelpCenter in Greenock, Scotland, as part of a \$150 million investment by the IBM PC Company to maintain and expand its worldwide PC telephone support capabilities.

IBM is the **largest corporate contributor** in 1996. Over the last decade, IBM has contributed more than \$1.3 billion to nonprofit organizations, schools and universities - close to four million hours of volunteer time in the United States alone, and millions more around the world.

IBM hosts the **National Education Summit** attended by U.S. governors, business leaders and President Bill Clinton. The summit addresses ways to raise national education standards and achievement. Speaking at the opening plenary session, IBM Chairman Louis V. Gerstner, Jr., delivers remarks on the role of industry in transforming the nation's schools. IBM has contributed \$35 million to help school systems remove barriers to student achievement.

IBM establishes a computer training center in Bosnia-Herzegovina.



### 3. CYBERPAYMENT SYSTEMS

#### OVERVIEW

There is a broad range of Cyberpayment systems currently under development. Two dominant generic types of systems currently in development, testing, and (in a few cases) operation are extensively cited and employed in the exercise: (1) Stored value smart cards, and (2) Internet-based payment systems (e.g., electronic cash" or "e-cash"). Recent developments indicate that these two technologies are in the process of converging, which could create a unified Cyberpayment infrastructure containing a variety of payment products.

Progress towards technical and commercial standards in the Cyberpayments industry has been steady. However, financial interoperability -- clearing and settlement, and associated financial liability issues between issuing institutions in different countries -- may in some cases prove extremely difficult. This is likely to lead to system-level controls (as in the credit card industry) in an effort to discourage abuse in any particular country.

Cyberpayment systems are able to take advantage of the deployment of various network technologies by other entities such as telecommunications and computer companies. These companies have constructed and continue to plan the deployment of software and hardware systems to bring an ever larger number of ever more capable networks to new user communities.

Some Cyberpayment instrument features such as peer-to-peer value transfer and payer anonymity offer to the consumer an instrument with much of the flexibility and convenience of cash together with an enhanced ability to conduct purchases on an almost global basis. As a consequence government authorities may, at some point, confront an environment where Cyberpayment instruments substantially reduce the use of physical currency in consumer-level transactions.

In considering the Cyberpayments-money laundering nexus, it should be noted that the same technologies underlying Cyberpayment products could also be used as new information gathering tools by law enforcement and payment system regulators. The privacy implications of enhanced government surveillance of information networks is an issue that was addressed at considerable length during the exercise. Policies in this area must be carefully crafted so as to meet constitutional protections of individual privacy and governmental concerns with critical infrastructure protection.

#### FOUR MODELS OF CYBERPAYMENT SYSTEMS

Within this emerging and still evolving infrastructure, four basic examples of Cyberpayment systems are described below:

1. The Merchant Issuer Model (Figure 3.1). Smart card issuer and seller of goods are the same. Example: the Creative Star farecard used by riders of the Hong Kong transit system.

2. The Bank Issuer Model (Figure 3.2). Merchant and smart card issuer are different parties. Transactions are cleared through traditional financial systems. Examples: Banksys' Proton card in Belgium (now licensed by American Express) and the Danmont card in Denmark.
3. Non-Bank Issuer Model (Figure 3.3). Users buy electronic cash from issuers using traditional money and spend the electronic cash at participating merchants. Issuer subsequently redeems the electronic cash from the merchant. Example: CyberCash's electronic coin product.
4. Peer-to-Peer Model (Figure 3.4). Bank or non-bank issued electronic cash is transferable between users. Only point of contact between the traditional payments system and electronic cash is the initial purchase of electronic cash from the issuer and redemption of electronic cash from individuals or merchants. Example: Peer-to-Peer value transfers through the MONDEX stored value smart card.

The four models allow value to be added to or transferred from stored value-type smart cards using a variety of vehicles.

## **DEVELOPMENTS IN CYBERPAYMENT SYSTEMS**

A number of Cyberpayment system pilots have been launched in different parts of the world. (In general, bank and credit card consortia have created joint ventures to test consumer acceptance of these new payment instruments.) Some believe that stored value-type smart cards and Internet-based payments products will develop and be accepted quickly creating a Cyberpayment infrastructure with varying characteristics and a number of different electronic payment products. Others believe, given the growing success of debit cards and other more conventional payment methods, that this process will be much more prolonged.

The material which follows describes examples of stored value smart card and Internet-based payment system initiatives.

One well-known pilot program is the MONDEX stored value smart card which is being tested in the U.K., Canada, the U.S., Hong Kong, New Zealand, and Australia. In November of 1996, MasterCard International purchased 51 per cent of MONDEX International; and in December of 1996 seven major US corporations joined together to establish MONDEX USA, a firm designed to commercially develop and implement the MONDEX electronic cash system in the US. Participating corporations in the MONDEX USA venture are: Wells Fargo, MasterCard, AT&T Universal card Services, Discover card, Michigan National Bank, Chase Manhattan Bank, and First Chicago. In September of 1996, MONDEX International signed a joint development agreement with CyberCash (an Internet-based payment system provider - see below) to integrate MONDEX's stored value smart card technology with CyberCash's electronic wallet.

American Express will use Proton Electronic Purse technology to implement multiple stored value smart card pilots over the next year. Proton (owned by BANKSYS) is already being either piloted or rolled out in Canada, Australia, Sweden, Belgium, Brazil, the Netherlands and Switzerland.

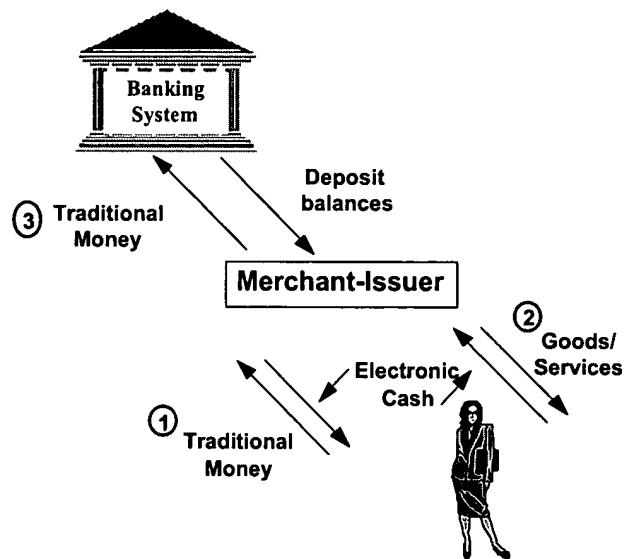


Figure 3.1. Merchant Issuer Model

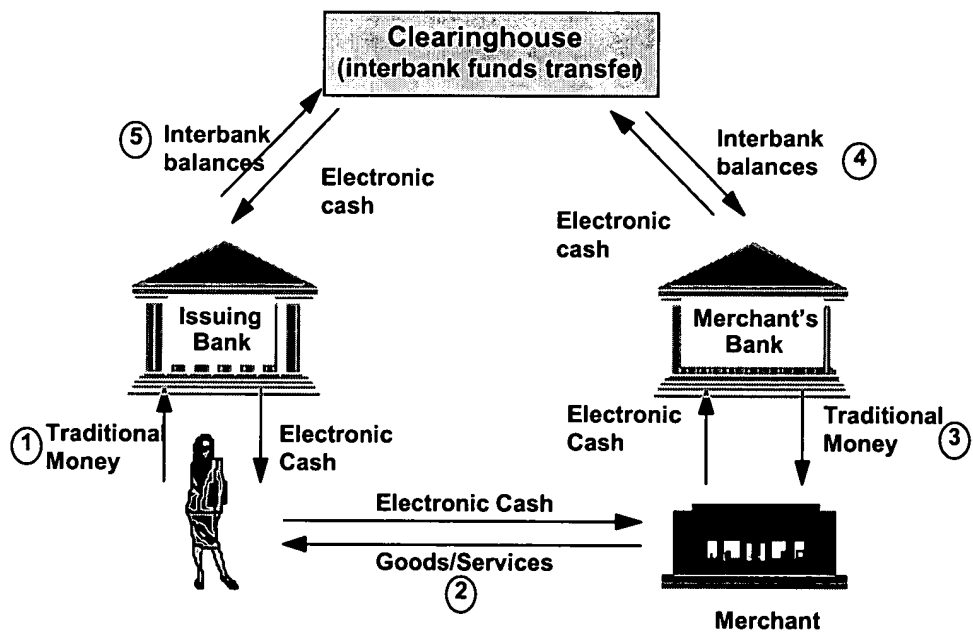


Figure 3.2. Bank Issuer Model

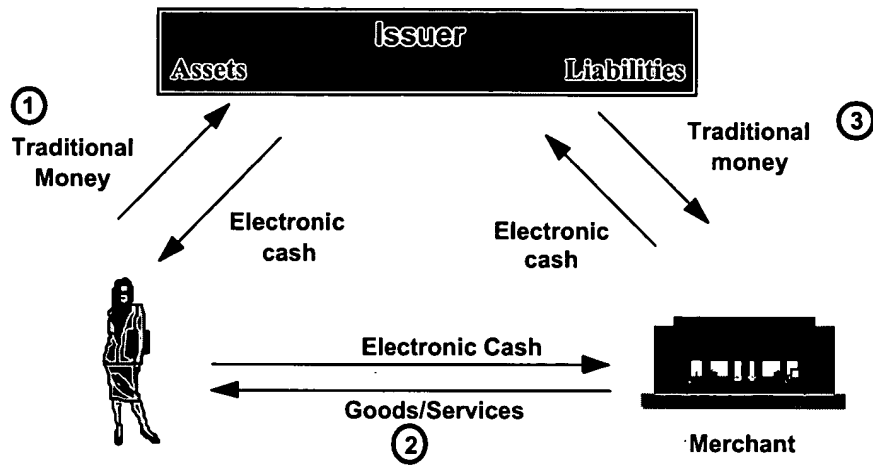


Figure 3.3. Non-Bank Issuer Model

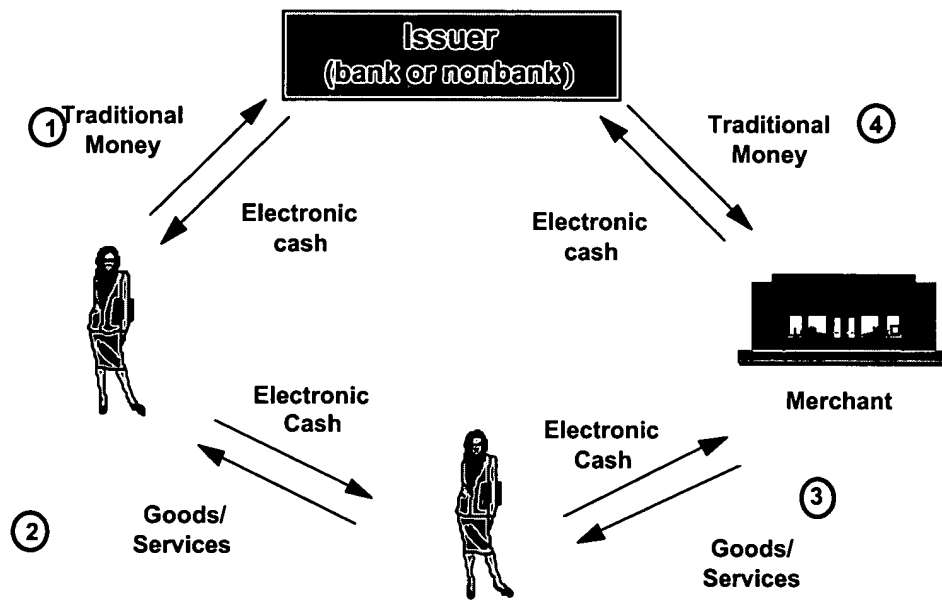



Figure 3.4. Peer-to-Peer Model

First Union, NationsBank, Wachovia, Citicorp and other banks around the world are piloting the VisaCash smart card. A VisaCash smart card product, is currently in a worldwide pilot test with launches in 1996 in Atlanta, Buenos Aires, Bogota, South Africa, Hong Kong and Australia and a test planned for 1997 in Manhattan. Other stored value smart card experiments have been launched in South Africa, Western Europe, Russia, Hong Kong, and China.

In the Internet-based payment systems arena two well-known companies are CyberCash and Digicash. Each of these companies has initiated joint venture agreements with participating financial institutions to ensure the compatibility of their products. In October of 1996, Netscape agreed to bundle CyberCash's electronic wallet with its browser and server software products. Later on in the year, Microsoft agreed to integrate CyberCash's electronic wallet technology into its new Internet commerce server production. Participants in the CyberCash payment system include MONDEX, America On Line, IBM, Microsoft, VISA and more than 40 other banks and financial service providers.

Participants in the Digicash payment system include Mark Twain Bank, (U.S.), Deutsche Bank (Germany), MERITA (Finland), and ADVANCE (Australia).





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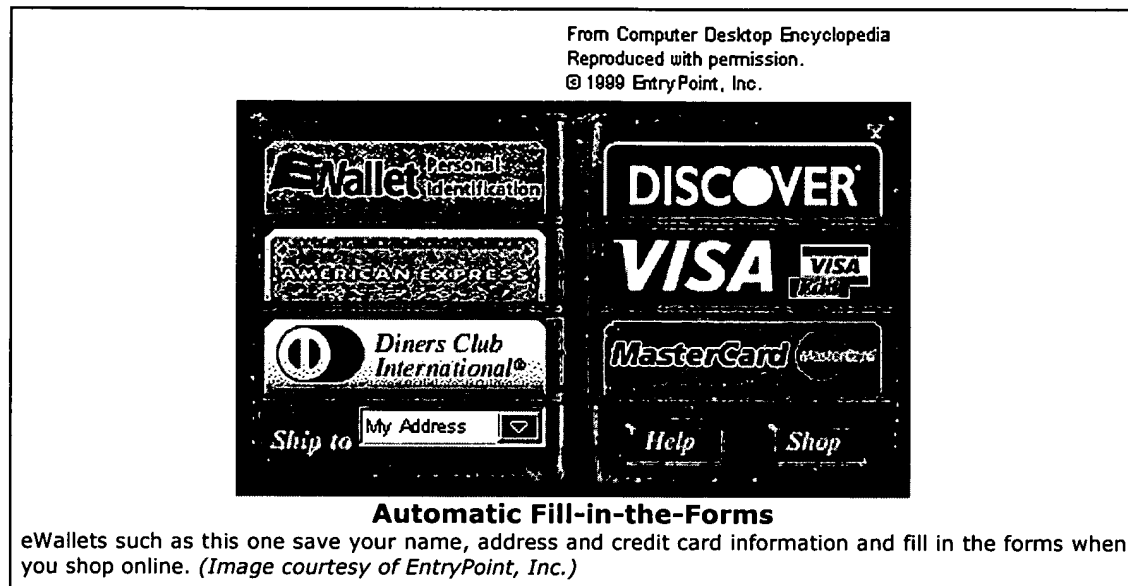
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### Definition of: digital wallet

The electronic equivalent of a wallet for e-commerce transactions. Also called an "e-wallet," it holds credit card data and passwords for logging into Web sites. The wallet data may reside in the user's machine or on the servers of the wallet service. When stored in the client machine, the wallet may use a digital certificate that identifies the authorized card holder. Microsoft's Passport, Yahoo! Wallet and Gator's eWallet are examples of digital wallets.

### Envisioned for Payment Services

In the early days of the Web, the digital wallet was also conceived for holding electronic money for various payment services that were emerging. However, except for PayPal, such services never materialized, and the credit card became the primary digital money over the Internet. See [digital money](#) and [Web payment service](#).

**RELATED TERMS:**[digital money](#)[Web payment service](#)Search: [Search Encyclopedia](#)[Browse the index](#)

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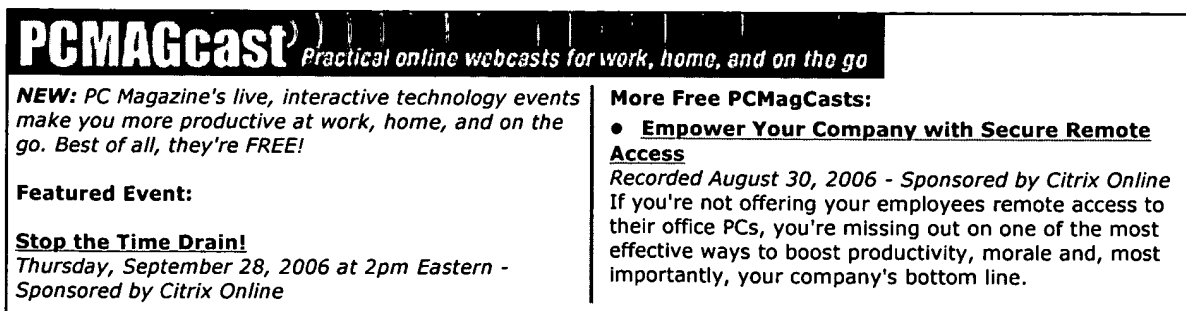
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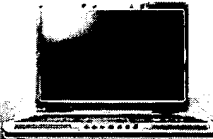
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## Definition of: digital money

Electronic money used on the Internet. In order to turn the Internet into a giant cybermall (online shopping center), companies have developed software that provides complete and secure order fulfillment over the Internet. These software packages support various payment schemes that fall into two categories.

### Credit Card Processing

The first category is the traditional credit card. Most Web browsers and Internet Service Providers (ISPs) support one of the major security protocols such as Secure Socket Layer (SSL). For example, on Netscape's browser, if the transmission between browser and server is secure, the key icon at the lower left side of the screen is connected. Otherwise, it is split in half to signal an unsecure transmission. More elaborate methods, such as CyberCash's credit card system, prevent the merchant from seeing the credit card number.

### Digital Coins

The second type of digital money is like travelers checks. Called "e-money" and "e-cash," it is downloaded as "digital coins" from a participating bank into the user's computer, or an account is set up within the bank. Either the digital coins or the transactions that debit the account are transmitted to the merchant for payment. All transactions are encrypted.

Many had believed that digital money would fuel a new online information industry that would allow customers to pay in smaller increments, such as five cents a lookup or 10 cents per download; even a fraction of a cent for more trivial transactions. However, the digital coin concept has yet to take off.

### The Credit Card Is the Winner

In the meantime, although trillions of dollars are routinely transferred around the world via the private banking network, money traversing the public Internet would seem like easy pickings for the hacker. However, thus far, traditional credit card transactions have won out as users have become more comfortable making purchases on the Internet. See [Web payment service](#), [First Virtual](#), [Open Market](#), [cybermall](#) and [smart card](#).

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